

### REMARKS

Claims 12, 13, 15-31, 33-37, 39-55, 57-62 are pending in the instant application. Claims 12, 13, 15-20, 22-29, 31, 37, 39-44, 46-53, and 55 are allowed. Claims 21-30, 33-36, 45, 54, and 57-62 stand rejected. Applicants herein amend claims 21, 30, 45, and 54 for clarification purposes and cancel claims 61 and 62. Further review and consideration is respectfully requested in view of the amendments and following remarks.

#### *Summary of Examiner Interview*

On December 14, 2009 the undersigned conducted an interview to clarify the 35 U.S.C § 112 rejection. During the interview the Examiner stated that the foregoing amendments overcome the 35 U.S.C. § 112 rejections of claims 12, 21, 30, and 54.

#### *Claim Rejections 35 U.S.C. § 112*

Claims 21, 30, 33-36, 45, 54, and 57-60 stand rejected under 35 U.S.C. § 112 as allegedly being indefinite. The Office Action states that the subject matter “S Cells” in claim 21, 30, 45, and 54 is indefinite because the subject matter lacks sufficient antecedent basis. Applicants have amended claims 21, 30, 45, and 54 to clarify that the letter “S” represents a number of cells in a group of cells used to carry the credit update information. Support for this amendment can be found throughout the specification and at, for example, paragraph [0171]. Accordingly, Applicants respectfully request reconsideration of the 35 U.S.C. § 112 rejections of claims 21, 30, and 54.

Insomuch as depending claims 33-36 and 57-60 depend from claims 30 or 54 Applicants respectfully submit that the 35 U.S.C. § 112 rejections to these claims are overcome. Accordingly, Applicants respectfully request reconsideration of the 35 U.S.C. § 112 rejections of claims 33-36 and 57-60.

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PATENT

***Claim Rejections 35 U.S.C. § 102***

Claims 61 and 62 stand rejected under 35 U.S.C. § 102(e) over U.S. Patent Publication No. 2005/0047334 to Paul. Without conceding the propriety of the rejection Applicants herein cancel claims 61 and 62. Applicants reserve the right to prosecute claims 61 and 62 in one or more continuing applications.

**CONCLUSION**

Applicant requests the Examiner issue a Notice of Allowance of all the claims.

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/David M. Platz/

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